

In the Abstract:

Please replace the original Abstract with the following rewritten Abstract:

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Q1 A technique allows users to provide commentary by making monetary payments to a service provider who then publicly displays the company, product, or service's monetary commentary in an organized manner. In a computer implementation, a user selects a positive or negative rating category and can make a credit card payment to a service provider to thereby provide commentary on a particular business entity, organization, product, service, individual person, geographical location, or the like. The individual may also retrieve data to determine how other users have built the reputation up or down for a selected category. The amount of money provided in the positive or negative rating category is generally indicative of the individual satisfaction/dissatisfaction with an entity and is a public expression of that user's reaction.

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